

Bclaffee

To: Mike Allen – President, Harford Bank

From: Brian Claffee – SVP, Head of Retail Banking Services

RE: Joppa check cashing incident on 3/19/2020

Parties Involved:

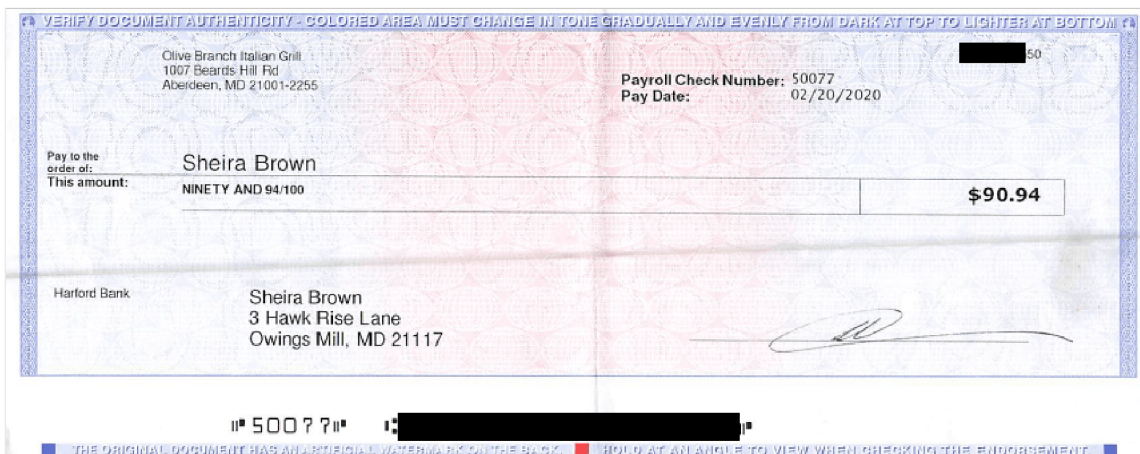
- Sheira Brown



- Jasmine Brown, Teller (Joppa) First person to see the check and decide to have it reviewed.
- Gail O'Keefe, Manager (Joppa) Reviewed the check and found enough "red flags" to warrant calling the maker.
- Deputy Corteel (sp?) of Harford Sheriffs Office – Southern Precinct, badge #1128 and case # 20-90275

Incident began around 5pm, March 19, 2020 at the Joppa branch drive thru.

- Sheira presented a check to be cashed by Jasmine. Sheira is not a known person to the Bank nor is she a customer. The picture on id didn't match in her opinion and there were several small red flags on the check such as mismatched font types and sizes, the written amount was shortened, it was a month old, and Sheira was from Owings Mills (an hour South of the Bank's trade area). Jasmine was suspicious and asked her manager to review it.
- Gail reviewed the check and agreed with Jasmine. Following Bank procedure, Gail called the maker of the check, "Nick" from the Olive Tree. "Nick" told Gail he didn't recognize the name and asked us to hold the check.



- Since it was after closing time, Jasmine put the check in her teller drawer which was then subsequently locked in the vault for the night.
- Around 5:30pm Gail called her manager, Brian Claffee, to inform him that the police had been called due to Sheira walking around the branch banging on our windows and verbally threatening to due harm to both Gail and Jasmine. Sheira was observed on Bank video stealing the drive thru canister and placing it in her car (returned by the Deputy later) and she was observed banging on the Bank's windows.
- At 5:34pm Deputy Corteel called Brian and asked what could be done to retrieve the check for Sheira, since he also called over to the restaurant and they verified that Sheira was known to have worked in another location they own in Reisterstown, MD. It was locked in the vault and couldn't be retrieved until the following morning. Brian gave the Deputy his number to give to Sheira and asked for her to call him in the morning so the check could be returned.

Friday, March 20, 2020

- Sheira posted a video on a website called "mediatakeout", on Instagram and Facebook claiming racism and spreading false information about the situation. The video spread quickly.
- Around 9am the calls started coming into several of the Bank's branches, several of a harassing nature.
- Brian reached out to the deputy to get Ms Brown's phone number since she had not called him all morning. Mike and Brian went into Mike's office and placed a call to Ms Brown. A detailed message was left on her voicemail with our contact information.
- Mike and Brian communicated to all employees that all calls regarding the situation should be directed to them.
- Around 12:50pm, Ms Brown returned to the Joppa branch with a friend to retrieve her check. She was filming with her phone again, and Amber greeted her at the front door since the lobbies were closed. Jasmine retrieved the check for Ms Brown and she and Amber stayed at the door listening to Ms. Brown. On Ms Brown's video posting, you hear her asking for Jasmine's name and the name of the other "lady" who was there last night (Gail). There was a much longer conversation while Jasmine proceeded to cash the friend's check and a different check for Ms. Brown at this time. They gave Ms Brown the presidents number to call him. Ms Brown was speaking to Amber the whole time (until Ms Brown kept the original \$90 check

OLIVE BRANCH BANK, N.A. - MEMBER FDIC
1007 Boar's Head Rd
Aberdeen, MD 21001-2656

Payroll Check Number: 50149
Pay Date: 03/19/2020

Pay to the order of: **Sheira Brown**
FIFTY FOUR AND 97/100 **\$54.97**

Hartford Bank
Sheira Brown
3 Hawk Rise Lane
Owings Mill, MD 21117

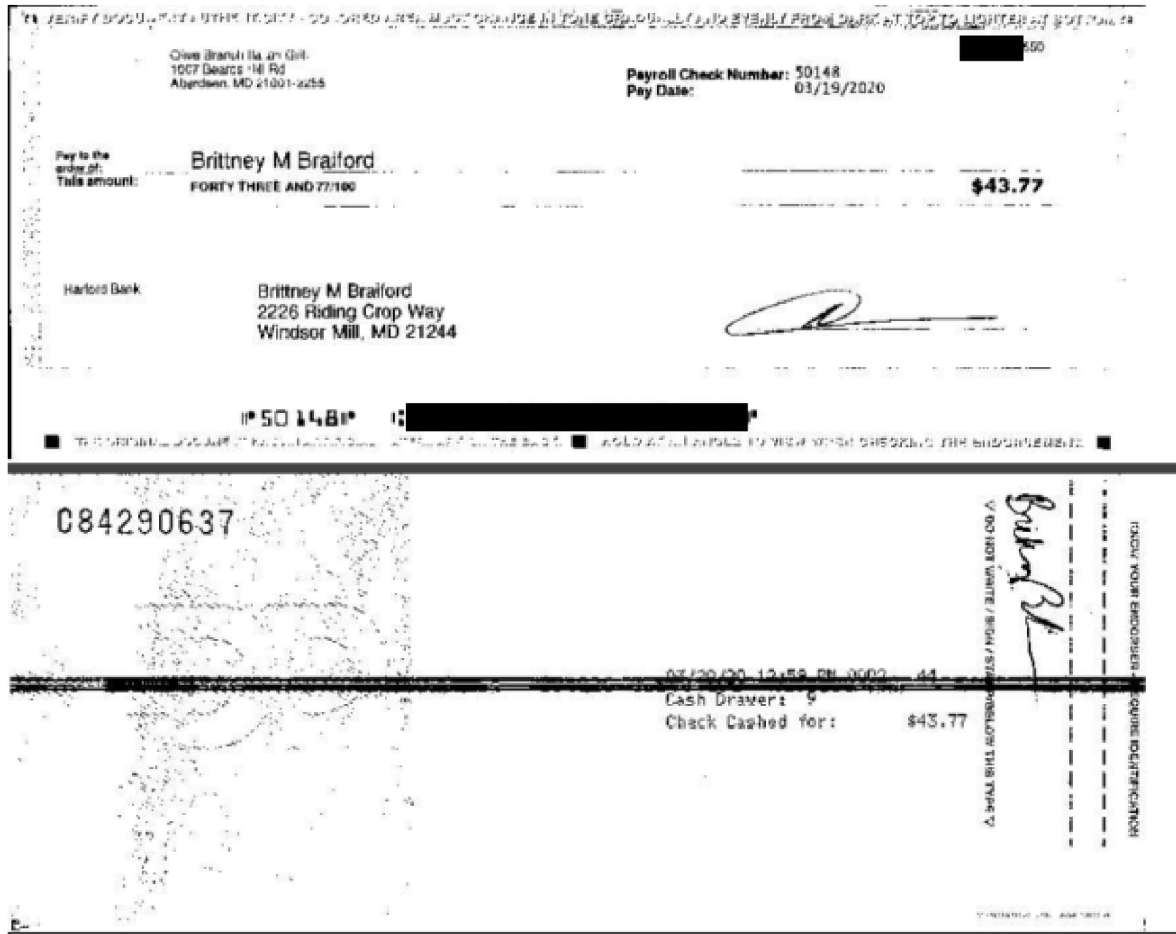
50149

084290638

03/20/20 1:05 PM 0002 45
Cash Withdrawal: 0
Check Cashed for: \$54.97

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE

YOUR INFORMATION FOR ONLINE ACTIVATION



Mike and Brian fielded and returned calls all day, most people expressing concerns that the Sheira was taken care of.

Wednesday, 3/25/20

- Ms. Brown posted a new video on her Instagram page thanking everyone for their support. No hashtags, nothing new about the Bank.
- She has still not returned our attempts to reach her.
- Mike crafting a letter to send to her as a last effort.

Sunday, 3/29/2020

- Ms Brown posted a screenshot of the Youtube video onto her Instagram page, again making sure people knew she didn't have a GoFundMe page, just a Cashapp name to receive money.

RESPONSES:

Sunday, 3/22/2020, we engaged in conversations with The Fallston Group to get ahead of the social media wave and understand options.

Calls continued into the branches and Mike Allen's phone through Monday. As of Tuesday, calls had seemed to decrease in the morning, but picked up again in the afternoon. Mike spoke to Ms. Brown's Aunt in Indiana, and indicates a very good response.

Tuesday, 3/24/20, Mike and Brian created a Google Business Account to claim our business locations and begin to take control of messaging and online presence. Brian created a FB profile to claim our presence there. Mike spoke to the pastor of a large church who is our customer and he spoke to Ms. Brown's aunt.

Wednesday, 3/25/20, Brian went to the Joppa branch to hold 1:1 conversations with the staff. Amber had 2 days off and was weary of the calls, but seemed better after the chat. Dawn said the branch didn't feel supported because nobody had come down to see and talk to them. Brian has been in touch daily by phone during the pandemic as we are limiting contact between branch locations. She was glad I came down and she said that Jasmine needed the day off and was upset by the calls as well.

Training for all employees:

Currently, within the first 90 days, all employees must complete the following:

CBU Mandatory Courses - Bank Security Staff	90 Days
Employee Harassment Prevention	90 Days
Diversity in the Workplace	
Elder Financial Abuse	
First Aid Basics	90 Days
How to Respond to an Active Shooter	90 Days
Phishing and Ransomware	
Physical Information Security	90 Days
Robbery Prevention Techniques	90 Days

We will be requiring all employees to take these additional courses immediately, to be completed by April 15, 2020 and will then be added to all new employees coursework:

Customer First Series (11 module program)

Description: Increase sales by improving customer service. Learn to create and maintain valuable customer relationships, make a winning first impression, overcome communication barriers, diffuse tensions, handling difficult customers, and improve telephone skills, listening skills, and communication skills.

Creating Valuable Customer Relationships

Description: Good customer relations are a key success factor in any business. This module will help you discover the advantages to you and your customers of reaching out to each other and communicating openly. You will examine issues such as rapport and trust, and identify what clients want in terms of communication. You will learn some

techniques for establishing trust and eliminating negative messages from your communication, both of which will have a significant impact on your client relations. Finally, you will discover some challenging personality types and learn strategies for dealing with them. Creating Valuable Customer Relationships is one of twelve modules in the Customer Service program.

Providing Service Excellence

The secret to really good service is to treat your customer the way you would want to be treated. So, why is it so hard to find in today's world of business? In our new economy, with all the technological tools in our hands, customer service should be easy to deliver. But customer service cannot be fully automated; it has to happen with and between people. And, even though we know when we receive good customer service, it is hard to define or to quantify. In this module, we will look at the value of customer service and how to implement it in organizations. Customer service is a cornerstone of any business and every employee can make a difference.